

<i>SERFF Tracking Number:</i>	<i>MNLE-126490059</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>John Hancock Life Insurance Company (U.S.A.)</i>		<i>State Tracking Number:</i>
<i>Company Tracking Number:</i>	<i>MLINY01191012101</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Helping You Protect Your Future Flyer</i>		
<i>Project Name/Number:</i>	<i>Helping You Protect Your Future Flyer/</i>		

Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)

Product Name: Helping You Protect Your Future Flyer SERFF Tr Num: MNLE-126490059 State: Arkansas

TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed State Tr Num: 44771

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: MLINY01191012101 State Status: Closed

Filing Type: Advertisement Reviewer(s): Marie Bennett

Authors: Giselle Gaspar, David

Corey

Date Submitted: 02/05/2010 Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Helping You Protect Your Future Flyer

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 02/05/2010

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 02/05/2010

Created By: Giselle Gaspar

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Giselle Gaspar

Filing Description:

The Helping You Protect Your Future flyer is identified by IM4122 02/10 and is to be used with Policy form 09SPWL, approved on July 22, 2009 and Rider forms 09WLLTCR, approved December 21, 2009, 05LTCR, approved June 22, 2005 and 08WLLTCR, approved July 30, 2008. The intended date of first use is February 1, 2010.

This is not 'Cold Lead' advertising, as it will not be distributed to random people with whom John Hancock and its agents have no prior relationship. This flyer will be handed to prospective clients by insurance producers and will be posted on our website.

Company and Contact

SERFF Tracking Number: MNLE-126490059 State: Arkansas

Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 44771

Company Tracking Number: MLINY01191012101

TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: Helping You Protect Your Future Flyer

Project Name/Number: Helping You Protect Your Future Flyer/

Filing Contact Information

David Corey, Compliance Consultant dcorey@jhancock.com
 197 Clarendon St. 617-572-6070 [Phone]
 C-4-14 617-572-6015 [FAX]
 Boston, MA 02116

Filing Company Information

John Hancock Life Insurance Company CoCode: 65838 State of Domicile: Michigan
 (U.S.A.)
 200 Bloor Street East Group Code: -99 Company Type: Life
 Toronto, ON M4W 1E5 Group Name: State ID Number:
 (800) 333-0963 ext. [Phone] FEIN Number: 01-0233346

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 1 x submission
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$50.00	02/05/2010	34007105

SERFF Tracking Number: *MNLE-126490059* *State:* *Arkansas*
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Company Tracking Number: *MLINY01191012101*
TOI: *LTC06 Long Term Care - Other* *Sub-TOI:* *LTC06.000 Long Term Care - Other*
Product Name: *Helping You Protect Your Future Flyer*
Project Name/Number: *Helping You Protect Your Future Flyer/*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	02/05/2010	02/05/2010

SERFF Tracking Number: *MNLE-126490059* *State:* *Arkansas*
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TOI: *LTC06 Long Term Care - Other* *Sub-TOI:* *LTC06.000 Long Term Care - Other*
Product Name: *Helping You Protect Your Future Flyer*
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Disposition

Disposition Date: 02/05/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MNLE-126490059 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter		Yes
Form	Helping You Protect Your Future Flyer		Yes

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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	IM4122 02/10	Advertising Helping You Protect Your Future Flyer	Initial			MLINY01191012101 - Helping You Protect Your Future Flyer - DC.pdf



Helping You Protect Your Future

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

There may come a time when you need help in doing the things you've always done on your own. Or perhaps you have a parent in potential need of assistance with daily activities, and you no longer live close to them.

A John Hancock LifeCare policy or a life insurance policy with the Long-Term Care rider¹ may be able to help. The long-term care benefits allow for the policy's death benefit to be accelerated over time to help pay for long-term care needs. This benefit also provides you and your family access to vendors offering referral service and eldercare programs — enabling you to better manage challenging care situations.

Benefits Can Be Customized to Suit Your Needs

1. *Seniorlink*

Resource, Referral and Consultation Services for Seniors and their Families: *Seniorlink*² is a national eldercare program providing a telephone-based resource, referral and consultation services to seniors and their families. *Seniorlink*'s goal is to promote optimal health and independent living by bridging the gap between seniors and the array of services available to them. The areas *Seniorlink* addresses include:

- Home Health Care and Community Services
- Long-Term Care and Assisted Living Options
- Adult Day Care Services
- Alzheimer's Care
- Medical and Mental Health Services
- Nutrition
- Household Maintenance
- Transportation Needs
- Information on Medicare and Medicaid
- Caregiver Support
- Risk Screening and Implementation of an Action Plan

Simply call 1-800-430-7364 when you or a member of your immediate family needs skilled support. You can also send an e-mail to jhcares@seniorlink.com or visit www.seniorlinkonline.com/jhcares.

John Hancock Life Insurance Company (U.S.A.)
John Hancock Life Insurance Company of New York

A John Hancock policy with LTC benefits provides a wealth of services at no additional charge:

- *Seniorlink* is a resource, referral and consultation service for seniors and their families. Visit www.seniorlinkonline.com/jhcares or call **1-800-430-7364** and learn how to immediately connect to local resources and expert support.
- *Advantage List* is a proven source to save money. Visit www.lifeplansproviderpathway.com or call **1-800-886-7269** and see how you can save money at more than 10,000 care providers nationwide.

2. LifePlans Provider Pathway/*Advantage List*

Competitive Care Provider Rates:³ John Hancock's *Advantage List*⁴ enables you to receive competitive rates, negotiated at more than 10,000 participating care providers throughout the country, from certain nursing homes and health care agencies — to help you get more value for your dollar. The cost savings will help extend the potential benefits provided by the Long-Term Care rider or LTC benefits under a LifeCare policy. LifePlans, the administrator of *Advantage List*, is an independent long-term care service company that ensures all participants in the program meet established state and federal licensures or certification requirements.

Call 1-800-886-7269 or visit www.lifeplansproviderpathway.com when you or an immediate family needs assistance.

It's easy to be better prepared with John Hancock's LTC benefit referral service and eldercare programs:

- You gain the foundation to help build and preserve your assets.
- With John Hancock, you share in our tradition, heritage and financial strength.
- Plus you get something extra — the protection that you and your family deserve.

1. LifeCare and the Acceleration rider, may not all be available in some states. The Acceleration rider is automatically included with every LifeCare policy. There are additional costs associated with this rider that are included in the single premium. For all John Hancock policies offering the Long-Term Care (LTC) rider, it is an accelerated death benefit rider. Maximum face amount is \$5 million with the LTC rider. There are additional costs associated with this rider. These riders may not be available in some states and are not considered long-term care insurance in some states. When the death benefit is accelerated for long-term care expenses under these riders, the death benefit is reduced dollar for dollar, and the account value is reduced proportionally. **For prospective policyholders in New York, this product is a life insurance policy that accelerates the death benefit for qualified long-term care services and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York law; it does not qualify for the New York State Partnership Long-Term Care program and is not a Medicare supplement policy.**
2. *Seniorlink* is not associated with John Hancock. *Seniorlink* is the current referral-service provider for John Hancock. This program may be changed or discontinued at any time.
3. Actual costs of care vary greatly depending on the care provider and geographic location. Savings are not guaranteed and may be discontinued by the provider at any time.
4. LifePlans is the current referral-service provider for John Hancock. LifePlans is not associated with John Hancock or our affiliates. This program may be changed or discontinued at any time. *Advantage List* is not available in Puerto Rico. Competitive rates vary by provider and location. Some restrictions may apply as the rates may relate only to certain services. LifePlans retains a portion of the negotiated savings as a fee and passes the remaining savings onto the client. Inclusion on the *Advantage List* does not imply any endorsement of quality or guarantee of coverage by John Hancock. Consumers are still responsible for their own review of the quality and suitability of the provider's services. We recommend that a patient or patient's family spend time visiting and assessing providers to make the best choice for you. John Hancock does not receive financial reimbursement if you choose one of the providers from the *Advantage List*. *Advantage List* rates apply only if the insured registers for the program by calling the *Advantage List* Consumer Hotline before receiving care services. Use of the *Advantage List* does not imply provider qualification or benefit eligibility with regard to any claims made by the contract holder.

LifeCare cannot be exchanged for any other John Hancock insurance product and replacement of LifeCare for a different John Hancock insurance product will require full underwriting.

The Long-Term Care rider and the Acceleration rider have exclusions and limitations, reductions of benefits, and terms under which it may be continued in force or discontinued. Please contact the licensed agent or John Hancock for more information, cost, and complete details on coverage in your state.

Insurance policies and/or associated riders and features may not be available in all states. Some riders may have additional fees and expenses associated with them.

Guaranteed product features are dependent upon minimum premium requirements and the claims-paying ability of the issuer.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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IM4122 02/10 MLINY01191012101

Policy Form Series: 09SPWL & ICC09 09SPWL
Rider Form Series: 05LTCR, 08WLLTCR, 09WLLTCR

INSURANCE PRODUCTS:		
Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not a Deposit	Not Insured by Any Government Agency	



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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Cover Letter		
Comments:		
Attachment:		
AR - Cover Letter - 02.05.10 - DC.pdf		

David M. Corey
Compliance Consultant
U.S. Life Insurance Compliance

197 Clarendon St.
C-4-14
Boston, MA 02116
U.S.A.

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617-572-6070 ph
617-572-6015 fax



February 5, 2010

Arkansas Insurance Department
1200 W. Third Street
Little Rock AR 72201-1904

Re: John Hancock Life Insurance Company (U.S.A.)
NAIC #65838
FEIN #01-0233346

Dear Honorable Insurance Commissioner,

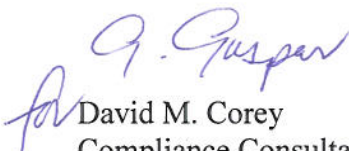
Enclosed is an advertisement for John Hancock Life Insurance Company (U.S.A.) that we are submitting to the department. This is an invitation to inquire.

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If you have any questions, please do not hesitate to contact me at 617-572-6070 or e-mail dcorey@jhancock.com

Yours truly,


David M. Corey
Compliance Consultant